

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

MIDDLE DISTRICT OF FLORIDA

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Frank

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Natiello

Last name and Suffix (Sr., Jr., II, III)

Louisa-Anne

First name

R.

Middle name

Natiello

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx-xx-1230

xxx-xx-9980

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☐ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

8027 Sealawn Dr  
 Spring Hill, FL 34606

Number, Street, City, State & ZIP Code

Hernando  
 County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
 Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
 Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |                |            |                   |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                             |                           |
|-----------------------------|---------------------------|
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any \_\_\_\_\_

Number, Street, City, State &amp; ZIP Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines.* If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

Number, Street, City, State &amp; Zip Code \_\_\_\_\_

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:***You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):***You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

|  |      |   |
|--|------|---|
| <b>16. What kind of debts do you have?</b> | 16a. | <b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> No. Go to line 16b.<br><input checked="" type="checkbox"/> Yes. Go to line 17. |
|  | 16b. | <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.<br><input type="checkbox"/> No. Go to line 16c.<br><input type="checkbox"/> Yes. Go to line 17.    |
|  | 16c. | State the type of debts you owe that are not consumer debts or business debts<br><br>   |

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|  |  |  |
|--|--|--|
| <b>17. Are you filing under Chapter 7?</b><br><br><b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b> | <input type="checkbox"/> No.<br><br><input checked="" type="checkbox"/> Yes. | I am not filing under Chapter 7. Go to line 18.<br><br>I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?<br><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
|--|--|--|

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|   |  |  |   |
|---|--|--|---|
| <b>18. How many Creditors do you estimate that you owe?</b> | <input checked="" type="checkbox"/> 1-49<br><input type="checkbox"/> 50-99<br><input type="checkbox"/> 100-199<br><input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000<br><input type="checkbox"/> 5001-10,000<br><input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000<br><input type="checkbox"/> 50,001-100,000<br><input type="checkbox"/> More than 100,000 |
|---|--|--|---|

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|  |   |  |  |
|--|---|--|--|
| <b>19. How much do you estimate your assets to be worth?</b> | <input type="checkbox"/> \$0 - \$50,000<br><input type="checkbox"/> \$50,001 - \$100,000<br><input checked="" type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|--|---|--|--|

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|   |   |  |  |
|---|---|--|--|
| <b>20. How much do you estimate your liabilities to be?</b> | <input type="checkbox"/> \$0 - \$50,000<br><input type="checkbox"/> \$50,001 - \$100,000<br><input checked="" type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|---|---|--|--|

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Frank Natiello

Frank Natiello  
Signature of Debtor 1

/s/ Louisa-Anne R. Natiello

Louisa-Anne R. Natiello  
Signature of Debtor 2Executed on April 29, 2019  
MM / DD / YYYYExecuted on April 29, 2019  
MM / DD / YYYY

Debtor 1 Frank Natiello  
Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Sandra H. Day

Signature of Attorney for Debtor

Date

April 29, 2019

MM / DD / YYYY

Sandra H. Day

Printed name

The Day Law Office

Firm name

PO Box 5535Spring Hill, FL 34611-5535

Number, Street, City, State &amp; ZIP Code

Contact phone 352-684-6545

Email address

daylawofficebk@tampabay.rr.com189499 FL

Bar number &amp; State

**Fill in this information to identify your case:**

|   |                            |             |           |
|---|----------------------------|-------------|-----------|
| Debtor 1                                | Frank Natiello             |             |           |
|   | First Name                 | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | Louisa-Anne R. Natiello    |             |           |
|   | First Name                 | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA |             |           |
| Case number<br>(if known)               |                            |             |           |

☐ Check if this is an amended filing
**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

|   |    | <b>Your assets</b><br>Value of what you own |
|---|----|---|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |    |   |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ | 255,300.00                                  |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 208,989.85                                  |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ | 464,289.85                                  |

**Part 2: Summarize Your Liabilities**

|   |    | <b>Your liabilities</b><br>Amount you owe |
|---|----|---|
| 2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)  |    |   |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 267,770.00                                |
| 3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)  |    |   |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ | 0.00                                      |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ | 57,597.94                                 |
| <b>Your total liabilities</b>   |    | <b>\$ 325,367.94</b>                      |

**Part 3: Summarize Your Income and Expenses**

|   |    |          |
|---|----|----------|
| 4. <b>Schedule I: Your Income</b> (Official Form 106I)                    |    |          |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ | 3,201.00 |
| 5. <b>Schedule J: Your Expenses</b> (Official Form 106J)                  |    |          |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ | 2,426.40 |

**Part 4: Answer These Questions for Administrative and Statistical Records**6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes
7. **What kind of debt do you have?**
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 4,169.95

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

|  | Total claim |
|--|-------------|
| <b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>   |             |
| 9a. Domestic support obligations (Copy line 6a.)   | \$ 0.00     |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ 0.00     |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ 0.00     |
| 9d. Student loans. (Copy line 6f.)   | \$ 0.00     |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00     |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ 0.00    |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ 0.00     |

**Fill in this information to identify your case and this filing:**

|  |                         |             |           |
|--|-------------------------|-------------|-----------|
| Debtor 1   | Frank Natiello          |             |           |
|  | First Name              | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)                                    | Louisa-Anne R. Natiello |             |           |
|  | First Name              | Middle Name | Last Name |
| United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA |                         |             |           |
| Case number _____  |                         |             |           |

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

8 Sandy Hill Road

Street address, if available, or other description

Hamburg NJ 07419-0000

City State ZIP Code

Sussex

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$182,700.00

Current value of the portion you own?

\$182,700.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

value obtained through Realtor.com  
home is in foreclosure-debtors are surrendering home

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

If you own or have more than one, list here:

1.2

8027 Sealawn Dr

Street address, if available, or other description

Spring Hill FL 34606-0000

City

State

ZIP Code

Hernando

County

What is the property? Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

value obtained through Realtor.com

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$72,600.00

Current value of the portion you own?

\$72,600.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=&gt;

\$255,300.00

**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: Dodge

Model: Ram

Year: 2002

Approximate mileage: 197,722

Other information:

AS APPRAISED BY ROBERT BONNELL  
 VIN: 1D7HA18N52SS29916  
 197,000 miles  
 Interior is well worn. Exterior paint is bad  
 Bed liner, Reese hitch receiver  
 Heater and air conditioner not working

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$1,500.00

Current value of the portion you own?

\$1,500.00

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

3.2 Make: Subaru  
 Model: Crosstrek  
 Year: 2018  
 Approximate mileage: 14,607  
 Other information:

AS APPRAISED BY ROBERT BONNELL  
 VIN: JF2GTADCOJH230349  
 15,000 miles  
 Power moon roof

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$19,500.00\$19,500.00

3.3 Make: Harley Davidson  
 Model: Ultra Classic Electraglide  
 Year: 2008  
 Approximate mileage: 20,000  
 Other information:

AS APPRAISED BY ROBERT BONNELL  
 VIN: 1HD1FC41X8Y68341 I  
 Saddle bags, full faring

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$6,500.00\$6,500.00

3.4 Make: \_\_\_\_\_  
 Model: Cargo Trailer  
 Year: 2003  
 Approximate mileage: \_\_\_\_\_  
 Other information:

12' x 7' Enclosed Trailer  
 VIN: 4X4TSE6163J202434  
 AS APPRAISED BY ROBERT BONNELL

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$1,000.00\$1,000.00

#### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$28,500.00

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

#### 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

Particleboard table, 2 Drawer lateral file cabinet Shop vacuum,  
 Mechanic's creeper Step stool, Air compressor, Mechanic's stool,  
 Stanley 2 piece toolbox and hand tools, Gas trimmer, Yard cart,  
 Gazebo, Fire pit, Patio swing,  
 Craftsman riding lawnmower, Picnic- table with umbrella, Plastic bench,  
 Haier chest freezer, Pepsi mini refrigerator, Rattan table and 4 chairs, 4  
 Piece wicker patio set, Faux fireplace, Table/lamp, Metal shelving,  
 Whirlpool refrigerator, Whirlpool dishwasher, G.E..Microwave oven,  
 G.E. range, Kitchenware, pots, pans and dishes  
 Kitchen cart, King bed and bedding, Bureau and mirror, Lingerie chest,  
 2 Night stands, 2 Table lamps, Bureau, Maytag washer and dryer,  
 Laundry hamper, Linen stand, Sofa and loveseat, 3 End tables and  
 coffee table, Vinyl chair, 3 Table lamps, Faux fireplace/credenza, Bar  
 table with bench and stools, Wall unit, 3 Drawer chest, Night table,  
 Desk, Bookcase, Futon, Wood chair, Desk and chair, Metal stand.  
 AS APPRAISED BY ROBERT BONNELL

\$2,425.00

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....

Insignia 32" flat panel television, TCL 30" flat panel television, Samsung  
 24" flat panel television, Computer with Asus monitor, Epson printer,  
 Paper shredder, Vizio 30" flat panel television, Acer computer.  
 AS APPRAISED BY ROBERT BONNELL

\$460.00

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

Golf clubs and bag, Bicycle. AS APPRAISED BY ROBERT BONNELL

\$40.00

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

his and her personal clothing

\$100.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe.....

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

3 rings, 7 necklaces, 10 watches/bracelets, costume jewelry, Jewelry  
 Chest. AS APPRAISED BY ROBERT BONNELL

\$165.00

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....

1 cat, 2 dogs, priceless

\$0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☒ Yes. Give specific information.....

nebulizer

\$15.00

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

\$3,205.00

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the  
 portion you own?**  
 Do not deduct secured  
 claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....

Cash

\$0.00

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Savings

Suncoast Credit Union # 5086-0000

\$5.00

17.2. Checking

Suncoast Credit Union # 5086-0050

\$53.96

17.3. Savings

Bethpage FCU # 1834

\$5.47

17.4. Checking

Bethpage FCU # 1842

\$0.19

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

IRA

Fidelity IRA

\$64,238.95

IRA

Fidelity

\$29,695.53

Pension

Cable Vision Pension Plan

\$80,894.48

401K

Sun Communities

\$33.83

401K

John Hancock  
The Trustees of Gruber, Colabella & Liuzza

\$2,357.44

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value.  
 Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$177,284.85

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

|  |              |   |
|--|--------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |              | \$255,300.00                              |
| 56. Part 2: Total vehicles, line 5                               | \$28,500.00  |   |
| 57. Part 3: Total personal and household items, line 15          | \$3,205.00   |   |
| 58. Part 4: Total financial assets, line 36                      | \$177,284.85 |   |
| 59. Part 5: Total business-related property, line 45             | \$0.00       |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | \$0.00       |   |
| 61. Part 7: Total other property not listed, line 54             | + \$0.00     |   |
| 62. Total personal property. Add lines 56 through 61...          | \$208,989.85 | Copy personal property total \$208,989.85 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |              | \$464,289.85                              |

**Fill in this information to identify your case:**

|   |                            |             |           |
|---|----------------------------|-------------|-----------|
| Debtor 1                                | Frank Natiello             |             |           |
|   | First Name                 | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | Louisa-Anne R. Natiello    |             |           |
|   | First Name                 | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA |             |           |
| Case number<br>(if known)               |                            |             |           |

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt**

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property  | Current value of the portion you own<br><br>Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim<br><br>Check only one box for each exemption.   | Specific laws that allow exemption                                |
|---|---|---|---|
| 8027 Sealawn Dr Spring Hill, FL 34606<br>Hernando County<br>value obtained through Realtor.com<br>Line from <i>Schedule A/B</i> : 1.2   | \$72,600.00   | <input checked="" type="checkbox"/> \$72,600.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02 |
| 2002 Dodge Ram 197,722 miles<br>AS APPRAISED BY ROBERT BONNELL<br>VIN: 1D7HA18N52SS29916<br>197,000 miles<br>Interior is well worn. Exterior paint is bad<br>Bed liner, Reese hitch receiver<br>Heater and air conditioner not working<br>Line from <i>Schedule A/B</i> : 3.1 | \$1,500.00  | <input checked="" type="checkbox"/> \$1,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Fla. Stat. Ann. § 222.25(1)                                       |
| 2018 Subaru Crosstrek 14,607 miles<br>AS APPRAISED BY ROBERT BONNELL<br>VIN: JF2GTADCOJH230349<br>15,000 miles<br>Power moon roof<br>Line from <i>Schedule A/B</i> : 3.2  | \$19,500.00   | <input checked="" type="checkbox"/> \$0.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit      | Fla. Stat. Ann. § 222.25(1)                                       |

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|--|---|---|------------------------------------|
| Particleboard table, 2 Drawer lateral file cabinet Shop vacuum, Mechanic's creeper Step stool, Air compressor, Mechanic's stool, Stanley 2 piece toolbox and hand tools, Gas trimmer, Yard cart, Gazebo, Fire pit, Patio swing, Craftsman riding lawnmower, Pic<br>Line from Schedule A/B: 6.1 | \$2,425.00  | <input checked="" type="checkbox"/> \$2,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Fla. Const. art. X, §4(2)          |
| IRA: Fidelity IRA<br>Line from Schedule A/B: 21.1  | \$64,238.95   | <input checked="" type="checkbox"/> \$64,238.95<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Stat. Ann. § 222.21(2)        |
| IRA: Fidelity<br>Line from Schedule A/B: 21.2  | \$29,695.53   | <input checked="" type="checkbox"/> \$29,695.53<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Stat. Ann. § 222.21(2)        |
| Pension: Cable Vision Pension Plan<br>Line from Schedule A/B: 21.3   | \$80,894.48   | <input checked="" type="checkbox"/> \$80,894.48<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Stat. Ann. § 222.21(2)        |
| 401K: Sun Communities<br>Line from Schedule A/B: 21.4  | \$33.83   | <input checked="" type="checkbox"/> \$33.83<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | Fla. Stat. Ann. § 222.21(2)        |
| 401K: John Hancock<br>The Trustees of Gruber, Colabella & Liuzza<br>Line from Schedule A/B: 21.5   | \$2,357.44  | <input checked="" type="checkbox"/> \$2,357.44<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Fla. Stat. Ann. § 222.21(2)        |

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**Fill in this information to identify your case:**

|  |                         |             |           |
|--|-------------------------|-------------|-----------|
| Debtor 1   | Frank Natiello          |             |           |
|  | First Name              | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)                                    | Louisa-Anne R. Natiello |             |           |
|  | First Name              | Middle Name | Last Name |
| United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA |                         |             |           |
| Case number _____<br>(if known)                                    |                         |             |           |

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**
☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.
**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Chase Auto Finance

Creditor's Name

**Describe the property that secures the claim:**

2018 Subaru Crosstrek 14,607 miles  
AS APPRAISED BY ROBERT BONNELL  
VIN: JF2GTADCOJH230349  
15,000 miles  
Power moon roof

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Auto Loan

Column A

**Amount of claim**  
Do not deduct the value of collateral.

\$26,352.00

Column B

**Value of collateral that supports this claim**

\$19,500.00

Column C

**Unsecured portion**  
If any

\$6,852.00

Attn: Bankruptcy  
Po Box 901076  
Fort Worth, TX 76101

Number, Street, City, State &amp; Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Opened  
01/18 Last

Date debt was incurred Active 03/19

Last 4 digits of account number 3700

Debtor 1 Frank Natiello

Case number (if known)

First Name Middle Name Last Name

Debtor 2 Louisa-Anne R. Natiello

First Name Middle Name Last Name

2.2 Ditech

Creditor's Name

Describe the property that secures the claim:

\$113,932.00

\$182,700.00

\$0.00

8 Sandy Hill Road Hamburg, NJ 07419  
Sussex County  
value obtained through Realtor.com  
home is in foreclosure-debtors are  
surrendering home

Attn: Bankruptcy

Po Box 6172

Rapid City, SD 57709

Number, Street, City, State &amp; Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)

Mortgage

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Opened

10/03 Last

Date debt was incurred Active 04/18

Last 4 digits of account number 7735

2.3 Ditech Financial

Creditor's Name

Describe the property that secures the claim:

\$114,000.00

\$182,700.00

\$45,232.00

8 Sandy Hill Road Hamburg, NJ 07419  
Sussex County  
value obtained through Realtor.com  
home is in foreclosure-debtors are  
surrendering home

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)

Second Mortgage

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

2100 East Elliot Road

Blding 94

Tempe, AZ 85284-1806

Number, Street, City, State &amp; Zip Code

Date debt was incurred

Last 4 digits of account number 0746

Debtor 1 Frank Natiello

Case number (if known)

First Name Middle Name Last Name

Debtor 2 Louisa-Anne R. Natiello

First Name Middle Name Last Name

2.4 Harley Davidson Financial

Creditor's Name

Describe the property that secures the claim:

\$6,486.00

\$6,500.00

\$0.00

2008 Harley Davidson Ultra Classic  
Electraglide 20,000 miles  
AS APPRAISED BY ROBERT  
BONNELL  
VIN: 1HD1FC41X8Y68341 I  
Saddle bags, full faring

Attn: Bankruptcy  
Po Box 22048  
Carson City, NV 89721

Number, Street, City, State &amp; Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) Auto Loan

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Opened

05/16 Last

Date debt was incurred Active 02/19

Last 4 digits of account number 9674

2.5 Scenic Lakes Community

Creditor's Name

Describe the property that secures the claim:

\$7,000.00

\$0.00

\$7,000.00

HOA Dues for NJ home

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$267,770.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$267,770.00

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State &amp; Zip Code

Chase Auto Finance

P.o. Box 901003

Fort Worth, TX 76101

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number

Debtor 1 Frank Natiello

|            |             |           |
|------------|-------------|-----------|
| First Name | Middle Name | Last Name |
|------------|-------------|-----------|

Case number (if known) \_\_\_\_\_

Debtor 2 Louisa-Anne R. Natiello

|            |             |           |
|------------|-------------|-----------|
| First Name | Middle Name | Last Name |
|------------|-------------|-----------|

☐

Name, Number, Street, City, State & Zip Code  
Ditech  
Po Box 6172  
Rapid City, SD 57709

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code  
Dolan & Dolan  
1 Legal Lane  
Newton, NJ 07860

On which line in Part 1 did you enter the creditor? 2.5

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code  
Harley Davidson Financial  
Po Box 21829  
Carson City, NV 89721

On which line in Part 1 did you enter the creditor? 2.4

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code  
Phellan Hallinah Diamond  
1617 JFK Blvd.  
Suite 1400  
Philadelphia, PA 19103

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

**Fill in this information to identify your case:**

|   |                            |             |           |
|---|----------------------------|-------------|-----------|
| Debtor 1                                | Frank Natiello             |             |           |
|   | First Name                 | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | Louisa-Anne R. Natiello    |             |           |
|   | First Name                 | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA |             |           |
| Case number<br>(if known)               |                            |             |           |

☐ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
- ☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

|     |  | <b>Total claim</b>  |                 |
|-----|--|---|-----------------|
| 4.1 | <b>Advanced Health Partners</b><br>Nonpriority Creditor's Name<br>PO Box 870<br>Newburgh, NY 12551-0870<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 5951<br><b>When was the debt incurred?</b><br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Medical collection</u> | <b>\$410.40</b> |



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|     |  |   |
|-----|--|---|
| 4.2 | <b>Barclays Bank Delaware</b><br>Nonpriority Creditor's Name<br>Attn: Correspondence<br>Po Box 8801<br>Wilmington, DE 19899<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 7688 <span style="float: right;">\$1,003.00</span><br><br><b>When was the debt incurred?</b> Opened 06/13 Last Active 07/18<br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> |
|-----|--|---|

|     |  |  |
|-----|--|--|
| 4.3 | <b>Capital One</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy<br>Po Box 30285<br>Salt Lake City, UT 84130<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 8004 <span style="float: right;">\$2,325.00</span><br><br><b>When was the debt incurred?</b> Opened 08/07 Last Active 06/18<br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|-----|--|--|

|     |  |  |
|-----|--|--|
| 4.4 | <b>CenturyLink Corp.</b><br>Nonpriority Creditor's Name<br>100 Century Link Tel Drive<br>Monroe, LA 71203<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 7461 <span style="float: right;">\$352.62</span><br><br><b>When was the debt incurred?</b><br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Telephone service/ Cable TV</u> |
|-----|--|--|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|     |  |  |
|-----|--|--|
| 4.5 | <b>Chase Card Services</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy<br>Po Box 15298<br>Wilmington, DE 19850<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 8003 <span style="float: right;">\$2,986.00</span><br><br><b>When was the debt incurred?</b> Opened 11/11 Last Active 07/18<br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|-----|--|--|

|     |  |  |
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| 4.6 | <b>Chase Card Services</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy<br>Po Box 15298<br>Wilmington, DE 19850<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 1320 <span style="float: right;">\$2,762.00</span><br><br><b>When was the debt incurred?</b> Opened 09/11 Last Active 06/18<br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|-----|--|--|

|     |  |  |
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| 4.7 | <b>Citi/Sears</b><br>Nonpriority Creditor's Name<br><br>Po Box 790034<br>St Louis, MO 63179<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 2475 <span style="float: right;">\$1,212.00</span><br><br><b>When was the debt incurred?</b> Opened 07/16 Last Active 02/19<br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|-----|--|--|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|     |  |   |
|-----|--|---|
| 4.8 | <b>Citibank North America</b><br>Nonpriority Creditor's Name<br><br>Po Box 790034<br>St Louis, MO 63179<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 8768 <span style="float: right;">\$1,142.00</span><br><br><b>When was the debt incurred?</b> <u>Opened 12/12 Last Active 06/18</u><br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|-----|--|---|

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|-----|--|---|
| 4.9 | <b>Comenity Capital Bank/HSN</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy Dept<br>Po Box 182125<br>Columbus, OH 43218<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 1009 <span style="float: right;">\$192.00</span><br><br><b>When was the debt incurred?</b> <u>Opened 09/12 Last Active 06/18</u><br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u> |
|-----|--|---|

|          |  |  |
|----------|--|--|
| 4.1<br>0 | <b>Comenitycapital/Big Lot</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy Dept<br>Po Box 182125<br>Columbus, OH 43218<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 8462 <span style="float: right;">\$1,204.00</span><br><br><b>When was the debt incurred?</b> <u>Opened 03/18 Last Active 08/18</u><br><br><b>As of the date you file, the claim is:</b> Check all that apply<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Charge Account+</u> |
|----------|--|--|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|          |   |   |
|----------|---|---|
| 4.1<br>1 | <b>Comenitycapital/goodsa</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy Dept<br>Po Box 182125<br>Columbus, OH 43218<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 4166 <span style="float: right;">\$1,066.00</span><br><b>When was the debt incurred?</b> <u>Opened 11/16 Last Active 06/18</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|----------|---|---|

|          |   |   |
|----------|---|---|
| 4.1<br>2 | <b>Credit First National Assoc</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy<br>Po Box 81315<br>Cleveland, OH 44181<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 0299 <span style="float: right;">\$1,880.00</span><br><b>When was the debt incurred?</b> <u>Opened 07/12 Last Active 06/18</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Charge Account/Firestone</u> |
|----------|---|---|

|          |   |  |
|----------|---|--|
| 4.1<br>3 | <b>Grnsky/thdlnsvc/fifht</b><br>Nonpriority Creditor's Name<br>1797 Ne Expressway<br>Atlanta, GA 30329<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 5045 <span style="float: right;">\$5,218.00</span><br><b>When was the debt incurred?</b> <u>Opened 01/17 Last Active 06/18</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Unsecured</u> |
|----------|---|--|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|          |  |  |
|----------|--|--|
| 4.1<br>4 | <b>Home Depot Loan Services</b><br>Nonpriority Creditor's Name<br>Po Box 71215<br>Charlotte, NC 28272-1215<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b><br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 5045 <span style="float: right;">\$5,174.15</span><br><b>When was the debt incurred?</b><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Home Improvements</u> |
|----------|--|--|

|          |   |   |
|----------|---|---|
| 4.1<br>5 | <b>Merrick Bank/CardWorks</b><br>Nonpriority Creditor's Name<br>Attn: Bankruptcy<br>Po Box 9201<br>Old Bethpage, NY 11804<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b><br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 9912 <span style="float: right;">\$863.00</span><br><b>When was the debt incurred?</b> <u>Opened 03/13 Last Active 06/18</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit Card+</u> |
|----------|---|---|

|          |  |   |
|----------|--|---|
| 4.1<br>6 | <b>Midland Funding LLC</b><br>Nonpriority Creditor's Name<br>PO Box 13386<br>Roanoke, VA 24033<br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b><br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> <span style="float: right;">\$2,798.43</span><br><b>When was the debt incurred?</b><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>DC 002593-11 docket filed 8-9-11 unknown creditor</u> |
|----------|--|---|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

4.1  
7**Online Collections**Last 4 digits of account number 8830 \$57.00

Nonpriority Creditor's Name

Attn: Bankruptcy

Po Box 1489

Winterville, NC 28590

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? Opened 08/18 Last Active 05/18

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Collection Attorney Sussex Rec+4.1  
8**Priceline**

Last 4 digits of account number \_\_\_\_\_ \$1.00

Nonpriority Creditor's Name

Phillips &amp; Cohen Assoc

Mail Stop 661

1002 Justison Street

Wilmington, DE 19801-5148

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify \_\_\_\_\_4.1  
9**Prime Healthcare**Last 4 digits of account number 9650 \$5,548.59

Nonpriority Creditor's Name

St. Clares

PO Box 536597

Pittsburgh, PA 15253

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Medical +

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

4.2  
0

Remex Inc

Last 4 digits of account number 1908

\$1.00

Nonpriority Creditor's Name

307 Wall Street  
 Princeton, NJ 08540

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☒ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? Opened 11/21/16 Last Active 3/15/17

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Collection Attorney Medical4.2  
1

Resurgent Capital

Last 4 digits of account number 7879

\$4,886.00

Nonpriority Creditor's Name

Attn: Bankruptcy

Po Box 10497

Greenville, SC 29603

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? Opened 12/18 Last Active 06/18

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Factoring Company Account Synchrony Bank Paypal Smart Co+4.2  
2

Resurgent Capital

Last 4 digits of account number 7161

\$892.00

Nonpriority Creditor's Name

Attn: Bankruptcy

Po Box 10497

Greenville, SC 29603

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? Opened 12/18 Last Active 06/18

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Factoring Company Account Synchrony Bank Lowes Consumerc+

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

4.2  
3**St Anthony Community Hosp**

Last 4 digits of account number 0124

\$1,371.51

Nonpriority Creditor's Name

Po Box 742780

Atlanta, GA 30374-2780

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Medical+4.2  
4**Synchrony Bank/Sams Club**

Last 4 digits of account number 2160

\$6,881.00

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Po Box 965060

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

Opened 02/17 Last Active 06/18

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card+4.2  
5**US Asset Management inc**

Last 4 digits of account number 3502

\$352.62

Nonpriority Creditor's Name

po box 5055

Norwell, MA 02061-5055

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Phone Bill



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

4.2  
6**Wakefield & Associates**Last 4 digits of account number 2021

\$137.11

Nonpriority Creditor's Name

POP Box 59003

Knoxville, TN 37950-9003

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Medical Collection for Mobile Life Support4.2  
7**Zwicker & Associates**

Last 4 digits of account number

\$6,881.51

Nonpriority Creditor's Name

PO Box 9013

Andover, MA 01810

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Acct #2160 Synchrony Bank/ Sam's Club**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Barclays Bank Delaware

P.o. Box 8803

Wilmington, DE 19899

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Capital One

Po Box 30281

Salt Lake City, UT 84130

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Chase Card Services

Po Box 15369

Wilmington, DE 19850

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Chase Card Services

Po Box 15369

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

Wilmington, DE 19850

Last 4 digits of account number

## Name and Address

Citi/Sears  
 Po Box 6217  
 Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Citibank North America  
 Po Box 6497  
 Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Comenity Capital Bank/HSN  
 Po Box 182120  
 Columbus, OH 43218

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Comenitycapital/Big Lot  
 Po Box 182120  
 Columbus, OH 43218

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Comenitycapital/goodsa  
 Po Box 182120  
 Columbus, OH 43218

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Credit First National Association  
 Pob 81315  
 Cleveland, OH 44181

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Diversified Consultants, INC  
 P.O. Box 1391  
 Southgate, MI 48195-0391

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

EOS CCA  
 PO Box 5012  
 Norwell, MA 02061

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Firestone Complete Autocare  
 9009 Us Highway 19  
 Port Richey, FL 34668

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0299

## Name and Address

Frontline Asset Strategies  
 2700 Snelling Ave N.  
 Suite 250  
 Saint Paul, MN 55113-1783

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

Horizon Financial Mngt  
 9980 Georgia Street  
 Crown Point, IN 46307-6520

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.23 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

9452

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

Name and Address  
 LVNV Funding  
 PO Box 10584  
 Greenville, SC 29603

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 LVNV Funding  
 PO Box 10584  
 Greenville, SC 29603

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 LVNV Funding/Resurgent Capital  
 C/o Resurgent Capital Services  
 Greenville, SC 29602

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 LVNV Funding/Resurgent Capital  
 C/o Resurgent Capital Services  
 Greenville, SC 29602

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 Merrick Bank/CardWorks  
 Po Box 9201  
 Old Bethpage, NY 11804

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 ML Zager PC  
 461 Broadway  
 PO Box 12701  
 Monticello, NY 12701

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.26 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 MRS Associates  
 1930 Olney Avenue  
 Cherry Hill, NJ 08003

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 MRS Associates  
 1930 Olney Avenue  
 Cherry Hill, NJ 08003

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 Online Collections  
 Pob 1489  
 Winterville, NC 28590

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 Sussex Rural Electric Co-op  
 64 County Rt 639  
 Sussex, NJ 07461-0346

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0001

Name and Address  
 Synchrony Bank  
 Bankruptcy Department  
 PO BOX 965064  
 Orlando, FL 32896-5064

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

Name and Address  
 Synchrony Bank/Lowes  
 Attn: Bankruptcy  
 Po Box 965060  
 Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
 Synchrony Bank/Sams Club  
 Po Box 965005  
 Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.24 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

|                                |   |     |    |           |
|--------------------------------|---|-----|----|-----------|
| Total<br>claims<br>from Part 1 | 6a. Domestic support obligations  | 6a. | \$ | 0.00      |
|                                | 6b. Taxes and certain other debts you owe the government  | 6b. | \$ | 0.00      |
|                                | 6c. Claims for death or personal injury while you were intoxicated  | 6c. | \$ | 0.00      |
|                                | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. | \$ | 0.00      |
|                                | 6e. Total Priority. Add lines 6a through 6d.  | 6e. | \$ | 0.00      |
| Total<br>claims<br>from Part 2 | 6f. Student loans   | 6f. | \$ | 0.00      |
|                                | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | 0.00      |
|                                | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. | \$ | 0.00      |
|                                | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. | \$ | 57,597.94 |
|                                | 6j. Total Nonpriority. Add lines 6f through 6i.   | 6j. | \$ | 57,597.94 |

**Fill in this information to identify your case:**

|   |                            |             |           |
|---|----------------------------|-------------|-----------|
| Debtor 1                                | Frank Natiello             |             |           |
|   | First Name                 | Middle Name | Last Name |
| Debtor 2                                | Louisa-Anne R. Natiello    |             |           |
| (Spouse if, filing)                     | First Name                 | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA |             |           |
| Case number<br>(if known)               |                            |             |           |

☐ Check if this is an amended filing

## Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

## 1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

|     | Person or company with whom you have the contract or lease<br>Name, Number, Street, City, State and ZIP Code | State what the contract or lease is for |
|-----|--|---|
| 2.1 | <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>                                      |   |
| 2.2 | <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>                                      |   |
| 2.3 | <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>                                      |   |
| 2.4 | <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>                                      |   |
| 2.5 | <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>                                      |   |

**Fill in this information to identify your case:**

|   |                            |             |           |
|---|----------------------------|-------------|-----------|
| Debtor 1                                | Frank Natiello             |             |           |
|   | First Name                 | Middle Name | Last Name |
| Debtor 2                                | Louisa-Anne R. Natiello    |             |           |
| (Spouse if, filing)                     | First Name                 | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA |             |           |
| Case number                             |                            |             |           |
| (if known)                              |                            |             |           |

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No  
☐ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

**3.1**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

**3.2**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Frank Natiello

Debtor 2 Louisa-Anne R. Natiello  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Occupation

## Employer's name

## Employer's address

## How long employed there?

## Debtor 1

- ☒ Employed
- ☐ Not employed

Maintenance PersonSun RV Community

27777 Franklin Road  
Ste 200  
Southfield, MI 48034

7 months

## Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Legal AssistantHyslop & Pila

629 W. Jefferson Street  
Brooksville, FL 34601

18 months**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1       | For Debtor 2 or non-filing spouse |
|--|--------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | \$ <u>2,190.00</u> | \$ <u>2,340.00</u>                |
| 3. Estimate and list monthly overtime pay.   | +\$ <u>0.00</u>    | +\$ <u>0.00</u>                   |
| 4. Calculate gross income. Add line 2 + line 3.  | \$ <u>2,190.00</u> | \$ <u>2,340.00</u>                |

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|  | For Debtor 1                                | For Debtor 2 or non-filing spouse |
|--|---|-----------------------------------|
| Copy line 4 here   | 4. \$ 2,190.00                              | \$ 2,340.00                       |
| <b>5. List all payroll deductions:</b>   |   |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ 196.00                               | \$ 359.00                         |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ 0.00                                 | \$ 0.00                           |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ 45.00                                | \$ 0.00                           |
| 5d. Required repayments of retirement fund loans   | 5d. \$ 0.00                                 | \$ 0.00                           |
| 5e. Insurance  | 5e. \$ 409.00                               | \$ 0.00                           |
| 5f. Domestic support obligations   | 5f. \$ 0.00                                 | \$ 0.00                           |
| 5g. Union dues   | 5g. \$ 0.00                                 | \$ 0.00                           |
| 5h. Other deductions. Specify: FSA   | 5h.+ \$ 103.00                              | \$ 0.00                           |
| Accidental   | \$ 23.00                                    | \$ 0.00                           |
| Critical Care EE & Child   | \$ 38.00                                    | \$ 0.00                           |
| Critical Care Spouse   | \$ 20.00                                    | \$ 0.00                           |
| Supplemental Life  | \$ 24.00                                    | \$ 0.00                           |
| Tobacco Surcharge  | \$ 100.00                                   | \$ 0.00                           |
| Vol Spouse Life Insurance  | \$ 12.00                                    | \$ 0.00                           |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | 6. \$ 970.00                                | \$ 359.00                         |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. \$ 1,220.00                              | \$ 1,981.00                       |
| <b>8. List all other income regularly received:</b>  |   |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ 0.00                                 | \$ 0.00                           |
| 8b. Interest and dividends   | 8b. \$ 0.00                                 | \$ 0.00                           |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ 0.00                                 | \$ 0.00                           |
| 8d. Unemployment compensation  | 8d. \$ 0.00                                 | \$ 0.00                           |
| 8e. Social Security  | 8e. \$ 0.00                                 | \$ 0.00                           |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify:   | 8f. \$ 0.00                                 | \$ 0.00                           |
| 8g. Pension or retirement income   | 8g. \$ 0.00                                 | \$ 0.00                           |
| 8h. Other monthly income. Specify:   | 8h.+ \$ 0.00                                | \$ 0.00                           |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | 9. \$ 0.00                                  | \$ 0.00                           |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ 1,220.00 + \$ 1,981.00 = \$ 3,201.00 |                                   |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: |   |                                   |
|  | 11. +\$                                     | 0.00                              |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  | 12. \$ 3,201.00                             |                                   |
| <b>Combined monthly income</b>   |   |                                   |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |   |                                   |
| <input checked="" type="checkbox"/> No.  |   |                                   |
| <input type="checkbox"/> Yes. Explain:   |   |                                   |



Fill in this information to identify your case:

Debtor 1 Frank Natiello

Debtor 2 Louisa-Anne R. Natiello  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.**2. Do you have dependents?** ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?** ☒ No ☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses****4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

**If not included in line 4:**

4a. Real estate taxes

4a. \$ 127.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 62.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

**5. Additional mortgage payments for your residence,** such as home equity loans

5. \$ 0.00

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**6. Utilities:**

|  |        |        |
|--|--------|--------|
| 6a. Electricity, heat, natural gas                                 | 6a. \$ | 200.00 |
| 6b. Water, sewer, garbage collection                               | 6b. \$ | 0.00   |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 0.00   |
| 6d. Other. Specify: <u>Cable Bundle</u>                            | 6d. \$ | 98.44  |
| <u>Internet/DSL</u>  | \$     | 29.98  |
| <u>Cellular Phone Service</u>                                      | \$     | 120.00 |
| <u>Pest Control</u>  | \$     | 25.00  |
| <u>Pool Mnt</u>  | \$     | 30.00  |

**7. Food and housekeeping supplies**

7. \$ 450.00

**8. Childcare and children's education costs**

8. \$ 0.00

**9. Clothing, laundry, and dry cleaning**

9. \$ 25.00

**10. Personal care products and services**

10. \$ 20.00

**11. Medical and dental expenses**

11. \$ 30.00

**12. Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments.

12. \$ 180.00

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 20.00

**14. Charitable contributions and religious donations**

14. \$ 0.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

|                                      |         |        |
|--------------------------------------|---------|--------|
| 15a. Life insurance                  | 15a. \$ | 0.00   |
| 15b. Health insurance                | 15b. \$ | 0.00   |
| 15c. Vehicle insurance               | 15c. \$ | 234.50 |
| 15d. Other insurance. Specify: _____ | 15d. \$ | 0.00   |

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$ 0.00

**17. Installment or lease payments:**

|                                 |         |        |
|---------------------------------|---------|--------|
| 17a. Car payments for Vehicle 1 | 17a. \$ | 459.73 |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 254.75 |
| 17c. Other. Specify: _____      | 17c. \$ | 0.00   |
| 17d. Other. Specify: _____      | 17d. \$ | 0.00   |

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

**19. Other payments you make to support others who do not live with you.**

19. \$ 0.00

Specify: \_\_\_\_\_

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

|   |         |      |
|---|---------|------|
| 20a. Mortgages on other property                  | 20a. \$ | 0.00 |
| 20b. Real estate taxes                            | 20b. \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. \$ | 0.00 |
| 20e. Homeowner's association or condominium dues  | 20e. \$ | 0.00 |

**21. Other:** Specify: Pet Care 1 CAT, 2 DOGS

21. +\$ 60.00

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

|    |          |
|----|----------|
| \$ | 2,426.40 |
| \$ |          |
| \$ | 2,426.40 |

**23. Calculate your monthly net income.**

|   |          |          |
|---|----------|----------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$  | 3,201.00 |
| 23b. Copy your monthly expenses from line 22c above.              | 23b. -\$ | 2,426.40 |

|   |         |        |
|---|---------|--------|
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income. | 23c. \$ | 774.60 |
|---|---------|--------|

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: \_\_\_\_\_

**Fill in this information to identify your case:**

|   |                                |                            |                          |
|---|--------------------------------|----------------------------|--------------------------|
| Debtor 1  | <u>Frank Natiello</u>          |                            |                          |
|   | <small>First Name</small>      | <small>Middle Name</small> | <small>Last Name</small> |
| Debtor 2  | <u>Louisa-Anne R. Natiello</u> |                            |                          |
| <small>(Spouse if, filing)</small>  | <small>First Name</small>      | <small>Middle Name</small> | <small>Last Name</small> |
| United States Bankruptcy Court for the: <u>MIDDLE DISTRICT OF FLORIDA</u> |                                |                            |                          |
| Case number _____<br><small>(if known)</small>                            |                                |                            |                          |

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Frank Natiello  
Frank Natiello  
Signature of Debtor 1

Date April 29, 2019

X /s/ Louisa-Anne R. Natiello  
Louisa-Anne R. Natiello  
Signature of Debtor 2

Date April 29, 2019

**Fill in this information to identify your case:**

Debtor 1 Frank Natiello  
First Name Middle Name Last Name

Debtor 2 Louisa-Anne R. Natiello  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1 Prior Address:**

8 Sandy Hill Road  
 Hamburg, NJ 07419

**Dates Debtor 1 lived there**

From-To:  
 7/1996-12/2016

**Debtor 2 Prior Address:**

☒ Same as Debtor 1

**Dates Debtor 2 lived there**

☒ Same as Debtor 1  
 From-To:

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**Debtor 1****Sources of income**  
Check all that apply.

**Gross income**  
 (before deductions and exclusions)

\$4,534.01

☒ Wages, commissions, bonuses, tips

☐ Operating a business

**Debtor 2****Sources of income**  
Check all that apply.

**Gross income**  
 (before deductions and exclusions)

\$7,560.00

☒ Wages, commissions, bonuses, tips

☐ Operating a business

**From January 1 of current year until the date you filed for bankruptcy:**

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|   | Debtor 1   |  | Debtor 2   |  |
|---|--|--|--|--|
|   | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and exclusions) | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and exclusions) |
| <b>For last calendar year:<br/>(January 1 to December 31, 2018 )</b>            | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$18,776.14  | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$25,437.78  |
| <b>For the calendar year before that:<br/>(January 1 to December 31, 2017 )</b> | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$23,826.85  | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$19,432.98  |

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

|   | Debtor 1                             |   | Debtor 2                             |  |
|---|--------------------------------------|---|--------------------------------------|--|
|   | Sources of income<br>Describe below. | Gross income from each source<br>(before deductions and exclusions) | Sources of income<br>Describe below. | Gross income<br>(before deductions and exclusions) |
| <b>From January 1 of current year until the date you filed for bankruptcy:</b>  | IRA Distribution                     | \$3,000.00  |                                      |  |
| <b>For last calendar year:<br/>(January 1 to December 31, 2018 )</b>            | IRA Distribution to pay the IRS      | \$53,000.00   |                                      |  |
| <b>For the calendar year before that:<br/>(January 1 to December 31, 2017 )</b> | IRA Distribution                     | \$145,000.00  |                                      |  |
|   | Unemployment                         | \$3,697.50  |                                      |  |

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|-----------------------------|------------------|-------------------|----------------------|--------------------------|
|-----------------------------|------------------|-------------------|----------------------|--------------------------|

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment<br>Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

| Case title<br>Case number   | Nature of the case | Court or agency  | Status of the case  |
|---|--------------------|--|---|
| Ditech Financial LLC<br>vs<br>Frank Natiello, et al<br>F004536-19 | Foreclosure        | Superior Court of New Jersey<br>Chancery Division<br>Sussex County Judicial<br>Center<br>43-47 High Street<br>Newton, NJ 07860 | <input checked="" type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property<br>Explain what happened | Date | Value of the property |
|---------------------------|--|------|-----------------------|
|---------------------------|--|------|-----------------------|

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed

Dates you contributed

Value

Charity's Name

Address (Number, Street, City, State and ZIP Code)

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

The Day Law Office

PO Box 5535

Spring Hill, FL 34611-5535

daylawofficebk@tampabay.rr.com

Attorney Fees

5/14/18

11/13/18

3/28/19

\$1,680.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

☒ Yes. Fill in the details.

| Person Who Received Transfer Address   | Description and value of property transferred          | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|--|--|--|------------------------|
| Person's relationship to you<br>Subaru Port Richey<br>11613 US Highway 19 North<br>Port Richey, FL 34668 | 2012 Subaru Impreza traded in for 2018 Subaru Crosstek | payoff for the Impreza \$ 8623.09<br>trade value \$10,000            | January 6 2018         |
| none   |  |  |                        |
| Unknopwn purchaser   | 1998 Class C Motorhome                                 | \$3670.00 monies used to pay the IRS bill for 2017 taxes             | 3/2018                 |
| none   |  |  |                        |

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument   | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|---|--|---|
| Chase Bank<br>PO Box 15298<br>Wilmington, DE 19850                                   | XXXX-1338                       | <input checked="" type="checkbox"/> Checking<br><input type="checkbox"/> Savings<br><input type="checkbox"/> Money Market<br><input type="checkbox"/> Brokerage<br><input type="checkbox"/> Other__ | closed 9/2018  | \$0.00                                  |
| Chase Bank<br>PO Box 15298<br>Wilmington, DE 19850                                   | XXXX-2603                       | <input type="checkbox"/> Checking<br><input checked="" type="checkbox"/> Savings<br><input type="checkbox"/> Money Market<br><input type="checkbox"/> Brokerage<br><input type="checkbox"/> Other__ | closed 9/2018  | \$0.00                                  |



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

|   |  |                       |                       |
|---|--|-----------------------|-----------------------|
| Name of Financial Institution<br>Address (Number, Street, City, State and ZIP Code) | Who else had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

|  |   |                       |                       |
|--|---|-----------------------|-----------------------|
| Name of Storage Facility<br>Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

|  |  |                       |       |
|--|--|-----------------------|-------|
| Owner's Name<br>Address (Number, Street, City, State and ZIP Code) | Where is the property?<br>(Number, Street, City, State and ZIP Code) | Describe the property | Value |
|--|--|-----------------------|-------|

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No  
☐ Yes. Fill in the details.

|  |   |                                   |                |
|--|---|-----------------------------------|----------------|
| Name of site<br>Address (Number, Street, City, State and ZIP Code) | Governmental unit<br>Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No  
☐ Yes. Fill in the details.

|  |   |                                   |                |
|--|---|-----------------------------------|----------------|
| Name of site<br>Address (Number, Street, City, State and ZIP Code) | Governmental unit<br>Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number *(if known)*

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No  
☐ Yes. Fill in the details.

|                           |  |                    |                    |
|---------------------------|--|--------------------|--------------------|
| Case Title<br>Case Number | Court or agency<br>Name<br>Address (Number, Street, City,<br>State and ZIP Code) | Nature of the case | Status of the case |
|---------------------------|--|--------------------|--------------------|

**Part 11:** Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

|  |   |  |
|--|---|--|
| Business Name<br>Address<br>(Number, Street, City, State and ZIP Code) | Describe the nature of the business<br>Name of accountant or bookkeeper | Employer Identification number<br>Do not include Social Security number or ITIN.<br>Dates business existed |
|--|---|--|

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☐ Yes. Fill in the details below.

|   |             |
|---|-------------|
| Name<br>Address<br>(Number, Street, City, State and ZIP Code) | Date Issued |
|---|-------------|

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Frank Natiello  
 Frank Natiello  
**Signature of Debtor 1**

/s/ Louisa-Anne R. Natiello  
 Louisa-Anne R. Natiello  
**Signature of Debtor 2**

**Date** April 29, 2019

**Date** April 29, 2019

**Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?**

- ☒ No  
☐ Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 Frank Natiello  
First Name Middle Name Last Name

Debtor 2 Louisa-Anne R. Natiello  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral  | What do you intend to do with the property that secures a debt?   | Did you claim the property as exempt on Schedule C?                        |
|--|---|--|
| Creditor's name: Chase Auto Finance<br><br>Description of property: 2018 Subaru Crosstrek 14,607 miles<br>securing debt: AS APPRAISED BY ROBERT BONNELL<br>VIN: JF2GTADCOJH230349<br>15,000 miles<br>Power moon roof   | <input type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No<br><br><input checked="" type="checkbox"/> Yes |
| Creditor's name: Ditech<br><br>Description of property: 8 Sandy Hill Road Hamburg, NJ 07419 Sussex County<br>securing debt: value obtained through Realtor.com<br>home is in foreclosure-debtors are surrendering home | <input checked="" type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No<br><br><input type="checkbox"/> Yes |

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

Creditor's Ditech Financial  
 name:

Description of 8 Sandy Hill Road Hamburg, NJ  
 property 07419 Sussex County  
 securing debt: value obtained through  
 Realtor.com  
 home is in foreclosure-debtors are  
 surrendering home

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's Harley Davidson Financial  
 name:

Description of 2008 Harley Davidson Ultra  
 property Classic Electraglide 20,000 miles  
 securing debt: AS APPRAISED BY ROBERT  
 BONNELL  
 VIN: 1HD1FC41X8Y68341 I  
 Saddle bags, full faring

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Creditor's Scenic Lakes Community  
 name:

Description of HOA Dues for NJ home  
 property  
 securing debt:

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☒ No  
☐ Yes

## Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

### Describe your unexpired personal property leases

### Will the lease be assumed?

Lessor's name:  
 Description of leased  
 Property:

☐ No  
☐ Yes

Lessor's name:  
 Description of leased  
 Property:

☐ No  
☐ Yes

Lessor's name:  
 Description of leased  
 Property:

☐ No  
☐ Yes

Lessor's name:  
 Description of leased  
 Property:

☐ No  
☐ Yes

Lessor's name:  
 Description of leased  
 Property:

☐ No  
☐ Yes

Debtor 1 Frank Natiello  
Debtor 2 Louisa-Anne R. Natiello

Case number (if known) \_\_\_\_\_

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

**Part 3: Sign Below**

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

**X** /s/ Frank Natiello  
Frank Natiello  
Signature of Debtor 1

**X** /s/ Louisa-Anne R. Natiello  
Louisa-Anne R. Natiello  
Signature of Debtor 2

Date April 29, 2019

Date April 29, 2019

## Fill in this information to identify your case:

Debtor 1 Frank Natiello

Debtor 2 Louisa-Anne R. Natiello  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Florida

Case number \_\_\_\_\_  
(if known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A - 1

## Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. You and your spouse are:

☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|--|----------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | \$ 1,689.95          | \$ 1,980.00                                  |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.   | \$ 0.00              | \$ 0.00                                      |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ 0.00              | \$ 0.00                                      |
| 5. Net income from operating a business, profession, or farm   |                      |  |
|  | Debtor 1             |  |
| Gross receipts (before all deductions)   | \$ 0.00              |  |
| Ordinary and necessary operating expenses  | -\$ 0.00             |  |
| Net monthly income from a business, profession, or farm  | \$ 0.00              | Copy here -> \$ 0.00                         |
| 6. Net income from rental and other real property  |                      |  |
|  | Debtor 1             |  |
| Gross receipts (before all deductions)   | \$ 0.00              |  |
| Ordinary and necessary operating expenses  | -\$ 0.00             |  |
| Net monthly income from rental or other real property  | \$ 0.00              | Copy here -> \$ 0.00                         |
| 7. Interest, dividends, and royalties  | \$ 0.00              | \$ 0.00                                      |

Debtor 1 Frank Natiello  
Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

|  | Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|--|----------------------|--|
| <b>8. Unemployment compensation</b>  | \$ 0.00              | \$ 0.00                                      |
| Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  |                      |  |
| For you  | \$ 0.00              |  |
| For your spouse  | \$ 0.00              |  |
| <b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.   | \$ 500.00            | \$ 0.00                                      |
| <b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. |                      |  |
|  | \$ 0.00              | \$ 0.00                                      |
|  | \$ 0.00              | \$ 0.00                                      |
| Total amounts from separate pages, if any.   | + \$ 0.00            | \$ 0.00                                      |
| <b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.   | \$ 2,189.95          | + \$ 1,980.00 = \$ 4,169.95                  |
|  |                      | Total current monthly income                 |

**Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11 Copy line 11 here=>

\$ 4,169.95

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ 50,039.40

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

FL

Fill in the number of people in your household.

2

Fill in the median family income for your state and size of household.

13. \$ 60,400.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

☒ /s/ Frank NatielloFrank Natiello  
Signature of Debtor 1☒ /s/ Louisa-Anne R. NatielloLouisa-Anne R. Natiello  
Signature of Debtor 2

Date April 29, 2019

MM / DD / YYYY

Date April 29, 2019

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.



Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

### Current Monthly Income Details for the Debtor

#### Debtor Income Details:

Income for the Period 11/01/2018 to 04/30/2019.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Sun RV Communities

Income by Month:

|                    |         |            |
|--------------------|---------|------------|
| 6 Months Ago:      | 11/2018 | \$1,314.56 |
| 5 Months Ago:      | 12/2018 | \$1,523.88 |
| 4 Months Ago:      | 01/2019 | \$1,398.92 |
| 3 Months Ago:      | 02/2019 | \$1,277.79 |
| 2 Months Ago:      | 03/2019 | \$2,777.32 |
| Last Month:        | 04/2019 | \$1,847.24 |
| Average per month: |         | \$1,689.95 |

Line 9 - Pension and retirement income

Source of Income: IRA withdrawal

Income by Month:

|                    |         |            |
|--------------------|---------|------------|
| 6 Months Ago:      | 11/2018 | \$0.00     |
| 5 Months Ago:      | 12/2018 | \$0.00     |
| 4 Months Ago:      | 01/2019 | \$0.00     |
| 3 Months Ago:      | 02/2019 | \$0.00     |
| 2 Months Ago:      | 03/2019 | \$3,000.00 |
| Last Month:        | 04/2019 | \$0.00     |
| Average per month: |         | \$500.00   |

Debtor 1 Frank Natiello  
 Debtor 2 Louisa-Anne R. Natiello

Case number (if known)

### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period 11/01/2018 to 04/30/2019.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Hyslop

Income by Month:

|                    |         |            |
|--------------------|---------|------------|
| 6 Months Ago:      | 11/2018 | \$3,240.00 |
| 5 Months Ago:      | 12/2018 | \$2,160.00 |
| 4 Months Ago:      | 01/2019 | \$2,160.00 |
| 3 Months Ago:      | 02/2019 | \$2,160.00 |
| 2 Months Ago:      | 03/2019 | \$2,160.00 |
| Last Month:        | 04/2019 | \$0.00     |
| Average per month: |         | \$1,980.00 |

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

|               |                          |
|---------------|--------------------------|
| \$245         | filing fee               |
| \$75          | administrative fee       |
| <u>+ \$15</u> | <u>trustee surcharge</u> |
| \$335         | total fee                |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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|   |         |                    |
|---|---------|--------------------|
|   | \$1,167 | filing fee         |
| + | \$550   | administrative fee |
|   | \$1,717 | total fee          |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

**Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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**Chapter 12: Repayment plan for family farmers or fishermen**


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|   |       |                    |
|---|-------|--------------------|
|   | \$200 | filing fee         |
| + | \$75  | administrative fee |
|   | \$275 | total fee          |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

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**Chapter 13: Repayment plan for individuals with regular income**


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|   |       |                    |
|---|-------|--------------------|
|   | \$235 | filing fee         |
| + | \$75  | administrative fee |
|   | \$310 | total fee          |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court  
Middle District of Florida**

In re Frank Natiello  
Louisa-Anne R. Natiello

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: April 29, 2019

/s/ Frank Natiello

Frank Natiello

Signature of Debtor

Date: April 29, 2019

/s/ Louisa-Anne R. Natiello

Louisa-Anne R. Natiello

Signature of Debtor

Frank Natiello  
8027 Sealawn Dr  
Spring Hill FL 34606

Chase Auto Finance  
Attn: Bankruptcy  
Po Box 901076  
Fort Worth TX 76101

Citibank North America  
Po Box 6497  
Sioux Falls SD 57117

Louisa-Anne R. Natiello  
8027 Sealawn Dr  
Spring Hill FL 34606

Chase Auto Finance  
P.o. Box 901003  
Fort Worth TX 76101

Comenity Capital Bank/HSN  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus OH 43218

Sandra H. Day  
The Day Law Office  
PO Box 5535  
Spring Hill, FL 34611-5535

Chase Card Services  
Attn: Bankruptcy  
Po Box 15298  
Wilmington DE 19850

Comenity Capital Bank/HSN  
Po Box 182120  
Columbus OH 43218

Advanced Health Partners  
PO Box 870  
Newburgh NY 12551-0870

Chase Card Services  
Attn: Bankruptcy  
Po Box 15298  
Wilmington DE 19850

Comenitycapital/Big Lot  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus OH 43218

Barclays Bank Delaware  
Attn: Correspondence  
Po Box 8801  
Wilmington DE 19899

Chase Card Services  
Po Box 15369  
Wilmington DE 19850

Comenitycapital/Big Lot  
Po Box 182120  
Columbus OH 43218

Barclays Bank Delaware  
P.o. Box 8803  
Wilmington DE 19899

Chase Card Services  
Po Box 15369  
Wilmington DE 19850

Comenitycapital/goodsa  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus OH 43218

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City UT 84130

Citi/Sears  
Po Box 790034  
St Louis MO 63179

Comenitycapital/goodsa  
Po Box 182120  
Columbus OH 43218

Capital One  
Po Box 30281  
Salt Lake City UT 84130

Citi/Sears  
Po Box 6217  
Sioux Falls SD 57117

Credit First National Assoc  
Attn: Bankruptcy  
Po Box 81315  
Cleveland OH 44181

CenturyLink Corp.  
100 Century Link Tel Drive  
Monroe LA 71203

Citibank North America  
Po Box 790034  
St Louis MO 63179

Credit First National Association  
Pob 81315  
Cleveland OH 44181



Ditech  
Attn: Bankruptcy  
Po Box 6172  
Rapid City SD 57709

Harley Davidson Financial  
Attn: Bankruptcy  
Po Box 22048  
Carson City NV 89721

Merrick Bank/CardWorks  
Po Box 9201  
Old Bethpage NY 11804

Ditech  
Po Box 6172  
Rapid City SD 57709

Harley Davidson Financial  
Po Box 21829  
Carson City NV 89721

Midland Funding LLC  
PO Box 13386  
Roanoke VA 24033

Ditech Financial  
2100 East Elliot Road  
Bldg 94  
Tempe AZ 85284-1806

Home Depot Loan Services  
Po Box 71215  
Charlotte NC 28272-1215

ML Zager PC  
461 Broadway  
PO Box 12701  
Monticello NY 12701

Diversified Consultants, INC  
P.O. Box 1391  
Southgate MI 48195-0391

Horizon Financial Mngt  
9980 Georgia Street  
Crown Point IN 46307-6520

MRS Associates  
1930 Olney Avenue  
Cherry Hill NJ 08003

Dolan & Dolan  
1 Legal Lane  
Newton NJ 07860

LVNV Funding  
PO Box 10584  
Greenville SC 29603

MRS Associates  
1930 Olney Avenue  
Cherry Hill NJ 08003

EOS CCA  
PO Box 5012  
Norwell MA 02061

LVNV Funding  
PO Box 10584  
Greenville SC 29603

Online Collections  
Attn: Bankruptcy  
Po Box 1489  
Winterville NC 28590

Firestone Complete Autocare  
9009 Us Highway 19  
Port Richey FL 34668

LVNV Funding/Resurgent Capital  
C/o Resurgent Capital Services  
Greenville SC 29602

Online Collections  
Pob 1489  
Winterville NC 28590

Frontline Asset Strategies  
2700 Snelling Ave N.  
Suite 250  
Saint Paul MN 55113-1783

LVNV Funding/Resurgent Capital  
C/o Resurgent Capital Services  
Greenville SC 29602

Phellan Hallinah Diamond  
1617 JFK Blvd.  
Suite 1400  
Philadelphia PA 19103

Grnsky/thdlnsvc/fiftht  
1797 Ne Expressway  
Atlanta GA 30329

Merrick Bank/CardWorks  
Attn: Bankruptcy  
Po Box 9201  
Old Bethpage NY 11804

Priceline  
Phillips & Cohen Assoc  
Mail Stop 661  
1002 Justison Street  
Wilmington DE 19801-5148

Prime Healthcare  
St. Clares  
PO Box 536597  
Pittsburgh PA 15253

Synchrony Bank/Sams Club  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando FL 32896

Remex Inc  
307 Wall Street  
Princeton NJ 08540

Synchrony Bank/Sams Club  
Po Box 965005  
Orlando FL 32896

Resurgent Capital  
Attn: Bankruptcy  
Po Box 10497  
Greenville SC 29603

US Asset Management inc  
po box 5055  
Norwell MA 02061-5055

Resurgent Capital  
Attn: Bankruptcy  
Po Box 10497  
Greenville SC 29603

Wakefield & Associates  
POP Box 59003  
Knoxville TN 37950-9003

Scenic Lakes Community  
PO Box 152  
Hamburg NJ 07419

Zwicker & Associates  
PO Box 9013  
Andover MA 01810

St Anthony Community Hosp  
Po Box 742780  
Atlanta GA 30374-2780

Sussex Rural Electric Co-op  
64 County Rt 639  
Sussex NJ 07461-0346

Synchrony Bank  
Bankruptcy Department  
PO BOX 965064  
Orlando FL 32896-5064

Synchrony Bank/Lowes  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Middle District of Florida**

In re Frank Natiello  
Louisa-Anne R. Natiello

Debtor(s)

Case No.

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |    |          |
|---|----|----------|
| For legal services, I have agreed to accept .....           | \$ | 1,680.00 |
| Prior to the filing of this statement I have received ..... | \$ | 1,680.00 |
| Balance Due .....   | \$ | 0.00     |

2. \$ 335.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
Negotiations with secured creditors to reduce to market value; preparation and filing of reaffirmation agreements;  
representation of the debtors in any dischargeability actions, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 29, 2019  
Date

/s/ Sandra H. Day  
Sandra H. Day  
Signature of Attorney  
The Day Law Office  
PO Box 5535  
Spring Hill, FL 34611-5535  
352-684-6545 Fax: 352-684-4529  
daylawofficebk@tampabay.rr.com  
Name of law firm